Fig. 1

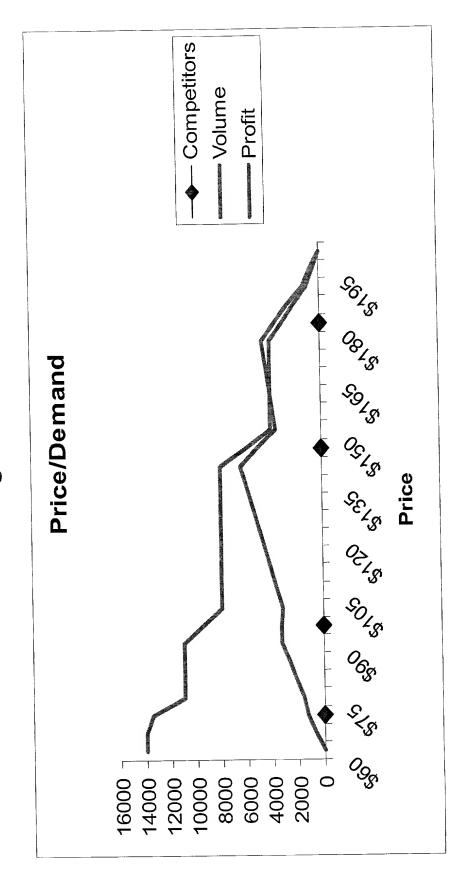
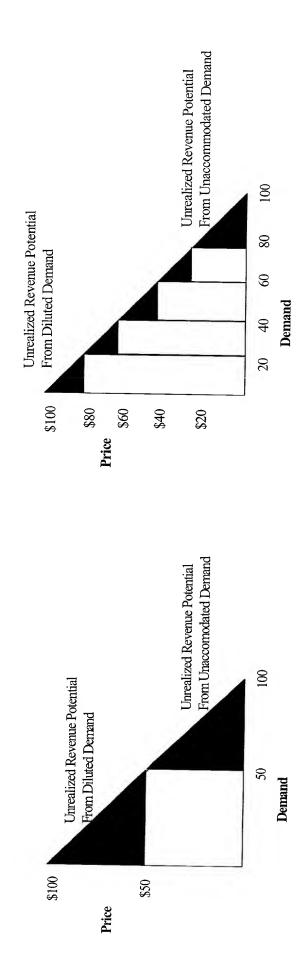
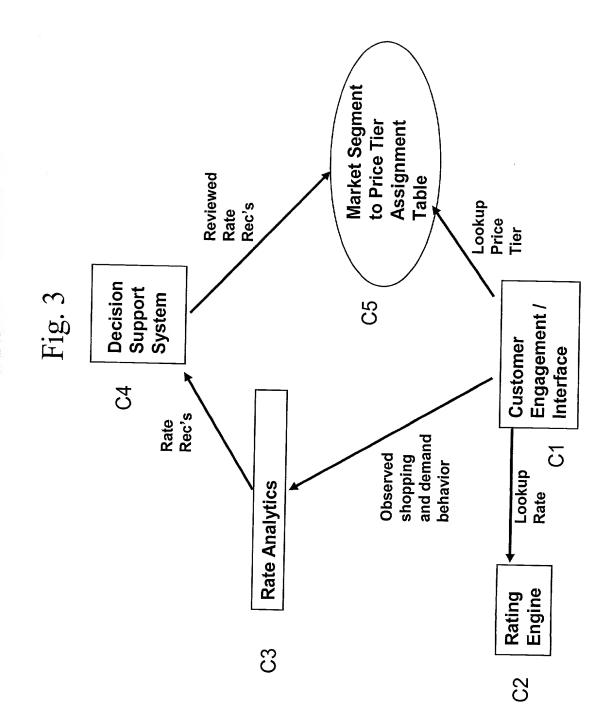


Fig. 2





S44 S40 S42 Forecast Conversion Non-Critical Segment Send Forecast to DSS* Forecast Offers **S10 S**30 Recalculate Demand Response Curve **Market Segments Identify Critical** Fig. 4 **S**20 \$22 **S**24 **Critical Segment** Forecast Conversion Recommendations Forecast Offers for all price tiers **Generate Rate**

S26

And forecast to DSS*

Send rate changes

Fig. 5

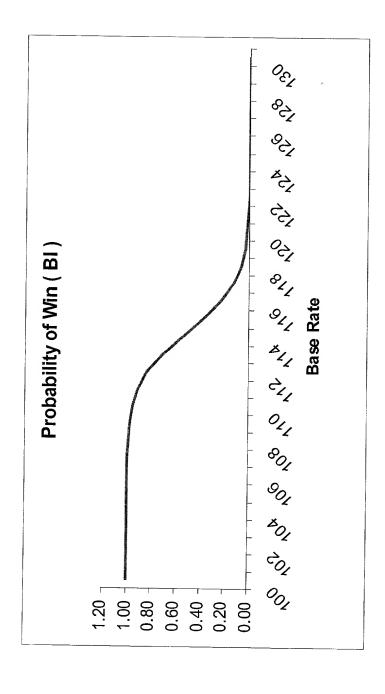
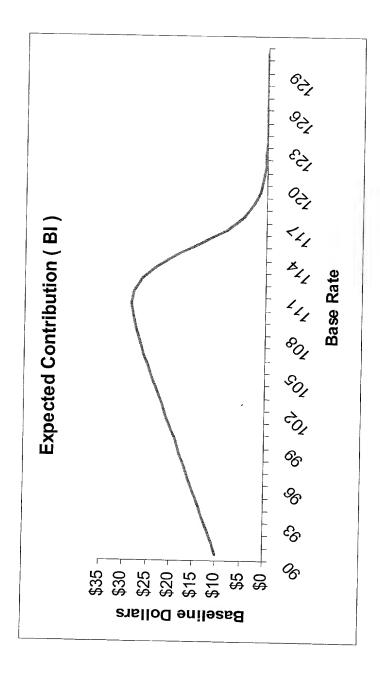


Fig. 6



| 区 日 | | | | | | | | | , , , , , , , , , , , , , , , , , , , | Žinii L. nii | | , Ty | | | | na |
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| pur un new York (| Days to Expiration | 4-0 | 18-31 | 21+ | £-0 | 8-21 | 21+ | 0-7 | 8-21 | 21+ | 1:0 | 8-21 | 21+ | *** | 8-21 | Save Semi |

Fig. 8

| × | an l | | | | | | 120 C 3140 C | 77 W. | | | | F | |
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| 直 | H | 0.496 | 8.483 | 0.47 74.0 | 0.456 | 0.443 | 0.43 | 0.416 | 0.522 | 0.508 | 0.494 | (1994) ! | |
| | Ė | 0.186 | 0.181 | 0.176 | 03171 | 0.166 | 0.161 | 0.158 | 0:136 | 10,191 | 0.186 | | |
| | ರ | 0.504 | 0.491 | 0.477 | 0.464 | 0,45 | 0.437 | 0.423 | 0.515 | 0.501 | 0.488 | | |
| 4 | 8 | 0,37 | 0.36 | 0.35 | 0.34 | 0.33 | 0.320 | 0.310 | 0.381 | 0.374 | 0.360 | | |
| | ddwn | #0£0 | 0.491 | 0.477 | 0.464 | 0.45 | 0.437 | 0.423 | 0.515 | 0.501 | 0.488 | | |
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| and the control of the tree of | Yun | | ÷ | | | | | | | - | | | |
| and the state of t | | 0.403 | 0.392 | 0.382 | 0.371 | 0.36 | 0.349 | 0.338 | 0.414 | 0.403 | 0.392 | | |
| The second secon | MP | 0.403 | 0.392 | 0.382 | 0.371 | 0:36 | 0.349 | 0.338 | 0.414 | 0.403 | 0.392 | | |
| | 60 | 0.549 | 0.534 | 0.519 | 0.505 | 0.49 | 0.475 | 0.461 | 0.56 | 0.545 | 0.53 | ¥ | * 7 |
| | 面 | 0.549 | 0.534 | 0.519 | 0.505 | 0.49 | 0.475 | 0.461 | 0.56 | 0.545 | 0.53 | | I |
| 12 | SUBTIER | ÷ | i (i | .m | 寸 | ភ | (O. | <u> </u> | 2 | C4 | ,en, | 105 | |
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| *>. | Criticality | Criticality (Liab.) | Target | Actual |
| 查 | \$343 | \$118 | 15.38% | 14,66% |
| | | V | | |
| e di di | \$342 | \$204 | 15:46% | 15:09% |
| | | ************************************** | | |
| <u> </u> | \$324 | \$462 | 14,78% | 15,41% |
| | | * | , | |
| ДД | \$305 | \$95 | 16:93% | 18,27% |
| | | | | |
| Z | \$298 | \$1.75 | 16.95% | 12.28% |
| | | | | |
| Œ | \$226 | \$161 | 15.57% | 13.15% |
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| | \$219 | င် လေ့ | 15.39% | 15,23% |
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| ays to Expiration Home Ownier Underwirting Tier Criticality Current Assign Rec Assign Target Actual 8-21 Y B \$T 4 3 16.84% 25.96% 21+ Y B \$23 6 4 7.71% 17.78% 0-7 N B \$7 1 2 11.86% 6.93% 8-21 N B \$8 2 4 71.76% 6.93% 8-21 N B \$8 2 4 71.86% 6.93% 21+ N B \$8 2 11.87% 3.96% | 81 PD | MP LM LMBI | UMPD PIP CP | C. RR | 4 | | | | |
|--|----------------|------------|-------------------|-------------|----------------|-----|--------|--------|--|
| Y B \$6 3 2 16.84% 25.96% Y B \$1 4 3 75.16% 27.00% N B \$23 5 4 7.71% 17.78% N B \$7 1 2 14,86% 6.93% N B \$6 2 3 8,17% 3.96% N B \$1 3 3,17% 17,39% | Days to Expira | | Underwriting Tier | Criticality | Current Assign | | Target | Actual | |
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| Y B \$23 5° 4° 7.71% 17.78% N B \$7 1 2° 11,86% 6.93% N B \$8 2° 3 8.17% 3.96% N B \$1 3 3 18,71% 17.39% | 8-21 | Şî | Д | \$\$. | * | е | 15,16% | 27.00% | |
| N. B 87 1 2 11,86% 6.93% 6.93% 6.93% N. B 8,8 2 3 8,17% 3,96% 17,39% 17,39% | 2/1+. | >- | æ | \$23 | , a | ** | 7.71% | 17.78% | |
| N B \$17% 3,98% 17.39% 18.71% 17.39% 18.71% 17.39% | 0-7 | , N | В | £\$ | 1 | Ġ | 41,96% | 6.93% | |
| .N: B \$17.39% 17.39% | 8-21 | Ž | В | | (A) | (m) | 8.17% | 3,98% | |
| | 2:1+ | N. | 8 | \$1. | 3 | ဏ | 18,71% | 17.39% | |